

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

**Caption in Compliance with D.N.J. LBR 9004-2(c)**

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Woodbury, New Jersey 08096  
(856) 686-9910  
Attorneys for Debtors

In Re:

Tara L. Huff & Carl E. Huff

Case No.: 17-29197

Judge: JNP

Chapter: 13

**CHAPTER 13 DEBTOR'S CERTIFICATION IN OPPOSITION TO**

☒ **CREDITOR'S MOTION or CERTIFICATION OF DEFAULT**

☐ **TRUSTEE'S MOTION or CERTIFICATION OF DEFAULT**

The debtor in the above-captioned chapter 13 proceeding hereby objects to the following (choose one):

1. ☒ Motion for Relief from the Automatic Stay filed  
by Toyota Motor Credit Corporation, creditor,

A hearing has been scheduled for March 6, 2018, at 10:00 a.m.

OR

- ☐ Motion to Dismiss filed by the Standing Chapter 13 Trustee.

A hearing has been scheduled for \_\_\_\_\_, at \_\_\_\_\_ m.

- ☐ Certification of Default filed by \_\_\_\_\_, creditor,

I am requesting a hearing be scheduled on this matter.

OR

- ☐ Certification of Default filed by Standing Chapter 13 Trustee

I am requesting a hearing be scheduled on this matter.

2. I am objecting to the above for the following reasons (**choose one**):

☒ Payments have been made in the amount of \$ 849.68, but have not been accounted for. Documentation in support is attached hereto.

☐ Payments have not been made for the following reasons and debtor proposes repayment as follows (**explain your answer**): \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

☒ Other (**explain your answer**): Debtors made a payment by check #110 dated and mailed on October 19, 2017, which was never negotiated by the Movant.

3. This certification is being made in an effort to resolve the issues raised by the creditor in its motion.

4. I certify under penalty of perjury that the foregoing is true and correct.

Date: 2-16-18

Taco L. Huff  
Debtor's Signature

Date: 2/16/18

Carla Huff  
Debtor's Signature

**NOTE:**

1. This form must be filed with the court and served upon the Standing Chapter 13 Trustee and creditor at least seven (7) days before the return date pursuant to D.N.J. LBR 9013-1(d), if filed in opposition to a *Motion for Relief from the Automatic Stay or Trustee's Motion to Dismiss*.
2. This form must be filed with the court and served upon the Standing Chapter 13 Trustee and creditor within ten (10) days of the filing of a *Creditor's Certification of Default* (under an *Order Resolving Motion to Vacate Stay and/or Dismiss with Conditions*) or a *Trustee's Certification of Default*.

**If this form is not filed the Motion or Certification of Default will be deemed uncontested and no hearing will be scheduled.**

CARL E HUFF  
 TARA L HUFF  
 18 N. RAILROAD AVE  
 PEDRICKTOWN, N.J. 08062

55-783/312

120

Dec 21, 2017

Toyota Financial Services \$424.84/mo

Four hundred twenty-four and 84/100

Fulton Bank  
 of New Jersey

LISTENING IS JUST THE BEGINNING.

Acct # 0298637237 Lee Huff

00312076360 009047706600120

ENDORSE HERE

CHECK HERE AFTER MOBILE OR REMOTE DEPOSIT

DATE \_\_\_\_\_

DO NOT WRITE, STAMP OR SIGN BELOW THIS LINE  
RESERVED FOR FINANCIAL INSTITUTION USE \*

003023 001 121817 1246  
0098637237 CHI 1000  
0012847333/195  
1817 515943 001 001 12152017

The security of your deposit is our top priority. We use the following security features to protect your money, as well as those of our customers:

Security Features:

- MicroPrint Line
- Chemically Sensitive Paper
- Security Screen
- Results of document alteration:
  - are Small lines in the signature
  - as dotted lines when photocopied
  - Stains or spots may appear with chemical alteration
  - Absence of "Original Document" watermark on back of check

FD-36 (Rev. 10-20-90) FD-36 (Rev. 10-20-90) FD-36 (Rev. 10-20-90)

FEDERAL RESERVE BOARD OF GOVERNORS REG. CC

Date	Description	Deposit	Withdrawal	Balance
01/23/2018	TMCC CHECKPAYMT / SERIAL NUMBER: 0131 0000000296637237180119 ACH CONV CK		\$424.84	
12/19/2017	Check #120: CHECK / CHECK		\$424.84	



Suite 250  
533 Fellowship Rd.  
Mt. Laurel, NJ 08054  
fultonbanknj.com

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Statement Date: 01/16/18 through 02/14/18

Primary Account: XXXX7066

For information regarding your account,  
please call customer service at 855.900.FBNJ.

## Account Statement

### Account Activity

Date	Description	Deposits/Credits	Checks/Debits	Balance
01/19	POS PUR WAWA 961 4220 WAWA 961		30.00	2,411.63
01/19	LOGAN TOWNSHI NJ 058802 POS PUR SY8 DICK'S 4220 399 ALMONESSON RD DEPTFORD NJ 466515		36.55	2,375.08
01/19	POS PUR WM SUPERCE 4220 Wal-Mart Super Cent W DEPTFORD DR NJ 580755		54.67	2,320.41
01/22	DEPOSIT	113.00		2,433.41
01/22	POS PUR #07943 ACM 4220 #07943 ACME		9.11	2,424.30
01/22	LOGAN TOWNSHI NJ 150863 CHK CRD BURGER KIN 7494 BURGER KING #3346 PENNSVILLE NJ 080147		9.57	2,414.73
01/22	CHK CRD DUTCH TWIS 4220 DUTCH TWIST LLC MULLICA HILL NJ 019479		9.80	2,404.93
01/22	CHK CRD PIZZA HUT 4220 PIZZA HUT 029389 PENNSVILLE NJ 000001		14.27	2,390.66
01/22	CHK CRD WAWA 8332 4220 WAWA 8332 00083 PENNSVILLE NJ 021924		30.00	2,360.66
01/22	POS PUR #07995 ACM 4220 #07995 ACME PENNSVILLE NJ 849147		68.06	2,292.60
01/22	POS PUR TOBACCO EX 4220 TOBACCO EXPRESS #3 NEW CASTLE DE 125029		68.59	2,224.01
01/23	★ <u>TMCC</u> CHECKPAYMT #131 SERIAL NUMBER: 0131 0000000296637237180119		424.84	1,799.17
01/23	CHECK #133		12.00	1,787.17
01/24	DEPOSIT	582.04		2,369.21
01/25	COUNTY OF SALEM PAYROLL HUFF,CARL E J9F000000100810	1,414.57		3,783.78
01/25	CHK CRD CICONTE'S I 4220 CICONTE'S ITALIA PIZ SWEDESBO RO NJ 099137		20.56	3,763.22
01/25	CHK CRD COASTAL MA 4220 COASTAL MART DEEPWATER NJ 013290		30.00	3,733.22
01/25	POS PUR WAL-MART # 4220		94.97	3,638.25